

# APPLICATION FORM FOR EDUCATION LOAN

**CREDILA**

AN  HDFC LTD. COMPANY

**CREDILA FINANCIAL SERVICES PVT. LTD.**  
CORPORATE IDENTITY NUMBER : U67190MH2006PTC159411  
REGD. OFFICE: B-301, CITI POINT, ANDHERI-KURLA ROAD, NEXT TO  
KOHINOOR CONTINENTAL, ANDHERI (EAST), MUMBAI 400059, INDIA.  
TEL: +91-022-28266636 EMAIL: loan@credila.com

Paste  
Recent Passport size  
Photograph of  
Student  
(Cross Signed)

Paste  
Recent Passport size  
Photograph of  
Co-Applicant  
(Cross Signed)

Loan Amount (in Rs.)

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Prospect ID: \_\_\_\_\_  
Branch Location: \_\_\_\_\_  
Sourcing Channel: \_\_\_\_\_  
Product Group: \_\_\_\_\_  
Application Number: \_\_\_\_\_

Instruction: PLEASE FILL IN BLOCK LETTERS ONLY.

## A Student Details

1) Name:	First Name	Middle Name	Surname
2) Father's / Spouse's Name:	First Name	Middle Name	Surname
3) Date of Birth:	DDMMYY	4) Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female
5) Marital Status.:	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	
6) PAN No:	7) Passport No.: _____		
8) Current Residential Address:	Landmark: _____		
City: _____	State: _____	PIN Code: _____	Country: _____
9) E-mail ID :			
10) Landline No. (Permanent Residence):	-	11) Mobile No.: _____	
12) Educational Details:	(STD)	(NUMBER)	
Exam / Course	Year Completed	Marks (%)	School / College / University
10 <sup>th</sup>			
12 <sup>th</sup>			
Last Degree (if any): Specify:			

13)	Name of Entrance Test	Score
a)		
b)		
c)		

## B Course Details

1) Admission Status:	<input type="checkbox"/> Confirmed <input type="checkbox"/> Awaited	3) Name of the Course: _____
2) University/College:		
4) University/College Address:		
City: _____	State: _____	Country: <input type="checkbox"/> India <input type="checkbox"/> USA <input type="checkbox"/> UK <input type="checkbox"/> Other (specify): _____
5) Course Duration:	years	6) <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Distance Learning
7) Type of Course:	<input type="checkbox"/> Medicine <input type="checkbox"/> Management <input type="checkbox"/> Engineering (Specialisation): _____	<input type="checkbox"/> Certificate Courses (Pilot,Clinical Research,etc) <input type="checkbox"/> Other (Specify): _____

## C Loan Details

A) Purpose	Amount (Rs.)	B) Funds Available	Amount (Rs.)
1) Tuition Fees		1) Own Sources (Details):	
2) Living Expenses Including Hostel & Food Expenses			
3) Travelling Expenses		2) Scholarship	
4) Others (Specify):		3) Others (Specify):	
<b>Total of A</b>		<b>Total of B</b>	

**Loan Required (A - B) = Rs. \_\_\_\_\_**

## D Details of Security Offered

1) Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No	2) Type of Security Offered II (If any):
2) Type of Security Offered I:	<input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD
	<input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Plot <input type="checkbox"/> FD
<input type="checkbox"/> Property Funded by HDFC <input type="checkbox"/> Others (Specify): _____	<input type="checkbox"/> Property Funded by HDFC <input type="checkbox"/> Others (Specify): _____
3) Property Address: _____	3) Property Address: _____
4) Current Value (Rs.): _____	4) Current Value (Rs.): _____
5) Security Owned By: _____	5) Security Owned By: _____

## E Reference of Student (Note: Reference should be known to the student for more than one year and not related.)

1) Name: _____	2) Address: _____	City: _____	State: _____	PIN: _____
3) Personal E-mail ID: _____	4) Landline No: _____	5) Mobile No.: _____		

## F Co-Applicant Details

1) Relationship With Student:  Father  Mother  Brother  Sister  Spouse  Self  Relative (Specify): \_\_\_\_\_

2) Name: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Surname \_\_\_\_\_

3) Father's / Spouse's Name: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Surname \_\_\_\_\_

4) Date of Birth:  DDMMYY  Male  Female  6) Marital Status:  Single  Married  Other

7) PAN No.: \_\_\_\_\_  8) Passport No.: \_\_\_\_\_

9) Current Residential Address: \_\_\_\_\_ Landmark: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ PIN Code:  Country: \_\_\_\_\_

10) Permanent Residential Address: \_\_\_\_\_ Landmark: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ PIN Code:  Country: \_\_\_\_\_

11) Landline No. (Current):  -  (STD)  (NUMBER)

12) Landline No. (Permanent):  -  (STD)  (NUMBER)

13) Mobile No.: \_\_\_\_\_

14) Personal E-mail ID : \_\_\_\_\_

15) Qualifications :  Under-Graduate  Diploma  Graduate  Doctorate/Post Graduate

16) Number Of Dependents: \_\_\_\_\_

17) Years in Current Residential Address: \_\_\_\_\_ Years

18) Current Residence :  Self Owned  Family  Provided by Employer  Rented

## G Bank Details (Where salary is deposited or your main account)

Name of Account Holder	Name of Bank	Branch	Account Number	A/C Operated Since
1)				
2)				
3)				

## H Employment / Business Details of Co-Applicant

1) Occupation:  Employed  Self Employed  Retired  Others (Specify): \_\_\_\_\_

2) Name of the Employer / Business: \_\_\_\_\_

3) Address of the Employer / Business: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ PIN Code:  Country: \_\_\_\_\_

4) Landline No. of Employer / Business:  -  (STD)  (NUMBER) Ext. No.:

5) Designation / Profession: \_\_\_\_\_

6) Official E-mail ID : \_\_\_\_\_

7) Age of Retirement: \_\_\_\_\_

8) No. Of Years in Current Employment /Business: \_\_\_\_\_ Years

### Income Details:

9) Gross Monthly Salary / Income Rs.: \_\_\_\_\_ 10) Net Monthly Salary / Income (After all deductions) Rs.: \_\_\_\_\_

11) Other Monthly Income Rs.: \_\_\_\_\_ (specify): \_\_\_\_\_

## I Financial Information (In Rupees)

	Student	Co-App.	B) Liabilities	Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment
A) Assets							
1) Bank Balances			1) Home Loans A/C # _____				
2) Fixed Deposits			2) Personal Loans A/C # _____				
3) Investments (Stocks/Bonds/Mutual Funds)			3) Car/Two Wheeler Loans A/C # _____				
4) Immovable Property (Current Value) (House/Land/Farm)			4) Credit Card: Card # _____				
5) Other			5) Loan From Employer / Other Loans				

## J Reference of Co-Applicant (Note: Reference should be known to the co-applicant for more than one year and not related.)

1) Name: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ PIN: \_\_\_\_\_  
 2) Address: \_\_\_\_\_  
 3) Personal E-mail ID: \_\_\_\_\_ 4) Landline No: \_\_\_\_\_ 5) Mobile No.: \_\_\_\_\_

## K Declaration

1) We declare that all the particulars, supporting documents and information provided in this Education Loan Application Form are true, correct, complete and up to date in all respect and we have not withheld or misrepresented any information. We undertake to indemnify Credila Financial Services Private Limited ("Credila") for any losses or damages that may arise on account of any material misstatement, misrepresentation or gross negligence in providing the particulars, supporting documents and information therein. 2) We have read the Education Loan Application Form and are aware of all the terms and conditions of availing finance from Credila and confirm having received comprehensive and detailed information regarding Credila's Education Loan scheme and fees, charges, costs payable by us in relation thereto and we have understood and agree to abide by the same. We are also aware that fees paid by us are non refundable. Fees will not be refunded in case of rejection/withdrawal of Education loan application. 3) We authorise Credila, its associate companies, agents, agencies, partners educational institutions, credit reporting agencies and any other entities to share information and authorise to verify any information such as enrolment verification, residence verification, employment verification, telephone verification, CIBIL or Credit repayment history check, document verification, reference checks etc. We unconditionally agree and accept that such data which is so provided and inconsistent with, may be construed as fraud/cheating/forgery/manipulation/fabrication of documents against Credila, and agree that Credila shall have every right for reporting such Fraud to RBI and/or any other entities/ authorities and shall have liberty for not processing our loan application/rejecting the Education loan application and also taking the necessary action as suggested by the RBI or any other entities/ authorities. 4) We authorise Credila to exchange and/or share all the information relating to our loan details and repayment history information with other Banks, Financial institutions, companies, etc. for any purpose and shall not hold Credila responsible and/ or liable in any manner whatsoever, for sharing this information. 5) We acknowledge that rate of interest on the applied loan from Credila is floating and would be dependent upon market factors, which would be subject to change from time to time, and also include factors such as the students, co-applicants and guarantors risk profile, quality of collateral provided and other risk verification checks done as per Credila's norms. 6) We understand and acknowledge that Credila would not be able to process all information as per the company's credit and underwriting norms is provided by us and till all verifications and checks are completed. Further we agree and understand to fully co-operate with the company or its officers or its agents in complying with the same, without demur or protest. 7) We understand and acknowledge that Credila shall have absolute discretion to reject our Education Loan application and that Credila shall not be responsible/liable in any manner whatsoever to us for such rejection, or any delay in notifying us of such rejection including any costs, losses, damages or expenses or consequences caused by such rejection of our Education Loan application. 8) We declare that we have not availed an education loan for the further studies of the student from any other bank/financial institution. 9) We undertake to inform Credila regarding change in our residence/employment and to provide any further information that Credila may require from time to time. 10) We confirm that we have had no insolvency proceedings initiated against us nor have we ever been adjudicated insolvent.